

ARRANGEMENT TO PURCHASE SHARES OR DEBENTURES

The Company's ultimate holdings company, Online Credit International Limited ("OCIL"), has a share option scheme which enables its directors to grant options to subscribe for shares in OCIL to executive directors and employees of OCIL and its subsidiaries ("Online Credit Scheme").

The share options granted under Online Credit Scheme to certain directors of the Company are as follows:-

Name of Director	Date of Grant	Exercise Price	Exercisable Period	Number of Share options As at 30th September 2000
Chan Heng Fai	22nd April, 1996	0.4025	22nd April, 1996 To 21st April, 2006	1,000,000
	15th May, 1997	0.4512	15th May, 1997 To 14th May, 2007	6,660,000
	26th October, 1997	0.3064	26th October, 1997 To 25th October, 2007	14,400,000
Chan Yoke Keow	22nd April, 1996	0.4025	22nd April, 1996 To 21st April, 2006	2,071,739
	15th May, 1997	0.4512	15th May, 1997 To 14th May, 2007	6,660,000
	26th October, 1997	0.3064	26th October, 1997 To 25th October, 2007	14,400,000
Chan Sook Jin, Mary-ann	26th October, 1997	0.3064	26th October, 1997 To 25th October, 2007	25,000,000

None of the above share options has been exercised during the period.

In addition, the Company has a share option scheme which enables the Directors to grant options to subscribe for shares in the Company to eligible employees, including executive directors, of the Company and its subsidiaries (the "Scheme").

The share options granted under the Scheme to certain directors of the Company are as follows:–

Name of Director	Date of Grant	Exercise Price	Exercisable Period	Number of Share options As at 30th September 2000
Chan Heng Fai	10th February, 1998	0.11	10th February, 1998 To 9th February, 2008	3,136,000
Chan Yoke Keow	10th February, 1998	0.11	10th February, 1998 To 9th February, 2008	3,136,000
Chan Sook Jin, Mary-ann	10th February, 1998	0.11	10th February, 1998 To 9th February, 2008	1,500,000
Lau Man Tak	10th February, 1998	0.11	10th February, 1998 To 9th February, 2008	1,500,000

None of the above share options has been exercised during the period.

Other than as disclosed above, at no time during the period was the Company or any of its subsidiaries, or its ultimate holding company or fellow subsidiaries, a party to any arrangements to enable the Directors or Chief Executives of the Company to acquire benefits by means of the acquisition of shares in, or debentures of, the Company or any other body corporate. In addition, none of the Directors or the Chief Executives or their spouses or children under the age of 18 had any right to subscribe for the securities of the Company, or had exercised any such rights during the period.